

Information to identify the case:

Debtor 1	Martin L. Laner	Social Security number or ITIN	xxx-xx-2086
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-14107-VFP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Martin L. Laner

6/14/19

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Martin L. Laner
 Debtor

Case No. 19-14107-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 13

Date Rcvd: Jun 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2019.

db	+Martin L. Laner, 18 Quarterhorse Crossing, Sparta, NJ 07871-3572
aty	+Mellinger Sanders & Kartzman, 101 Gibraltar Drive, Suite 2F, Morris Plains, NJ 07950-1287
518054975	+Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
518054976	+Credit Control, LLC, PO Box 31179, Tampa, FL 33631-3179
518054977	+GM Financial, 75 Remittance Drive, Suite 1738, Chicago, IL 60675-1738
518054978	+Lafayette Village Associates, LLC, 398 Lincoln Blvd, B-1, Middlesex, NJ 08846-2372

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jun 15 2019 00:09:36 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 15 2019 00:09:31 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518054974	+EDI: AMEREXPR.COM Jun 15 2019 03:48:00 Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518054979	EDI: DAIMLER.COM Jun 15 2019 03:48:00 Mercedes Benz Financial, 36455 Corporate Drive, Farmington, MI 48331
518054980	+EDI: PRA.COM Jun 15 2019 03:48:00 Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
518054981	+E-mail/Text: jennifer.chacon@spservicing.com Jun 15 2019 00:10:42 Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
518054982	+EDI: USBANKARS.COM Jun 15 2019 03:48:00 Visa Cardmember Services, PO Box 790408, Saint Louis, MO 63179-0408

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2019 at the address(es) listed below:

Rebecca Ann Solarz	on behalf of Creditor	THE BANK OF NEW YORK MELLON	rsolarz@kmlawgroup.com
Stephen B. McNally	on behalf of Debtor Martin L. Laner	steve@mcnallylawllc.com,	jennifer@mcnallylawllc.com;b.sr70072@notify.bestcase.com
Steven P. Kartzman	on behalf of Trustee Steven P. Kartzman	kartztee@optonline.net,	jzapata@msklaw.net;njl6@ecfbis.com;jloewenstein@msklaw.net
Steven P. Kartzman		kartztee@optonline.net,	jzapata@msklaw.net;njl6@ecfbis.com;jloewenstein@msklaw.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov		

TOTAL: 5